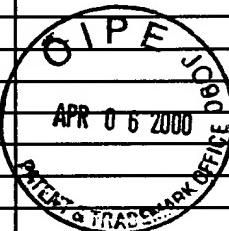


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Substitute for form 1449A/PTO				<i>Complete if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	09/193,787
				Filing Date	11/17/1998
				First Named Inventor	Jay Paul Drummond, et al.
				Group Art Unit	RECEIVED
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Sheet	1	of	2	Attorney Docket Number	D-1077+1 APR 13 2000

U.S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

Examiner Signature	Sabatée Whislock	Date Considered	9	24/01
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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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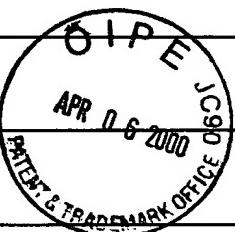
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/193,787
		Filing Date	11/17/1998
		First Named Inventor	Jay Paul Drummond, et al.
		Group Art Unit	
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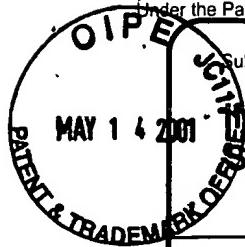
Examiner Signature		Date Considered	9/24/01
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Application Number	09/193,787
Filing Date	11/17/1998
First Named Inventor	Jay Paul Drummond
Group Art Unit	2761
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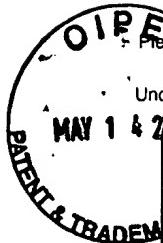
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Sheet

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Application Number	09/193,787
Filing Date	11/17/1998
First Named Inventor	Jay Paul Drummond
Group Art Unit	2761
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		Microsoft Press Computer Dictionary. 2nd Edition. Page 145. 1994
		Canada: Toronto nets a first with Internet Technology. Electronic Payments International. No. 117, page 5. 3/1997
		The Year of the Thin Client. Cards International. No. 169, page 7. 12/11/96
		IBM Revamps OS/2. Communications Week. No. 634, page 21. 10/21/96
		Totty, Patrick. Web Navigation. Credit Union Magazine, Vol. 65, No. 7, Pages 66-68. 7/1999
		Merrick, Bill. E-Commerce Tops list of Emerging Technologies. Credit Union Magazine, Vol. 65, No. 4, Page 14. 4/1999
		Orenstein, Alison. CIBC, NCR develop Web-based bank unit. Bank Systems & Technology, Vol. 34, No. 5, Page 18. 5/1997
		Leon, Mark. TP Monitor Vendors Spin Web Features. InfoWorld, Vol. 18, No. 27, Page 37. 7/1/1996
		Partridge, John. CIBC expands Bank Machine Offerings. Globe & Mail. Page B6. 2/1997
		Java Goes Full Circle. Bank Technology News, Vol. 9, No. 12, Page 9-10. 12/1996
		More ATM Deployers Surf the Radio Waves. Bank Network News, Vol. 14, No. 23, Page 2. 4/1996

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